

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND
Northern Division**

UNITED STATES OF AMERICA,	:	
	:	
Plaintiff,	:	
	:	
v.	:	Civil No. GLR-14-1065
	:	
One 2010 Dodge Ram,	:	
VIN 1D7RV1GP1AS127823; and,	:	
	:	
One 2007 Honda Accord,	:	
VIN 1HGCM66517A040679,	:	
	:	
Defendants.	:	

**VERIFIED CLAIM TO ONE 2010 DODGE RAM, VIN 1D7RV1GP1AS127823
FILED BY CLAIMANT RAMI BROTHERS, INC. T/A PIMLICO MOTORS**

Pursuant to Supplemental Rule G(5) of the Supplemental Rules of Admiralty or Maritime Claims and Asset Forfeiture Actions, Claimant Rami Brothers, Inc. t/a Pimlico Motors, by and through its undersigned counsel, respectfully submits this verified claim for certain of the property identified in the forfeiture complaint filed by the government in the above-captioned action, and in support thereof, states as follows:

1. Rami Brothers, Inc. t/a Pimlico Motors, a Maryland close corporation, hereby asserts a claim to one 2010 Dodge Ram 1500, VIN 1D7RV1GP1AS127823.
2. The property seized by agents of the U.S. Department of Justice, Drug Enforcement Administration and therefore the subject of this Claim, is described as follows: 2010 Dodge Ram 1500, VIN 1D7RV1GP1AS127823 (hereinafter referred to as the “Vehicle”), owned by Defendant Chyrie Danay Loudon-Skipworth (“Owner”), and seized from Chyrie Danay Loudon-Skipworth and Eric Lavell Skipworth.

3. Claimant sold the Vehicle to Owner Chyrie Danay Loudon-Skipworth on June 29, 2010 pursuant to a Retail Purchase Agreement for the total purchase price in the amount of \$30,100, copy attached as Exhibit A. Claimant financed Owner's purchase of the Vehicle pursuant to a Retail Installment Sale Contract of even date, financing \$26,856.00 of Owner's total purchase price, with the Vehicle securing said loan, copy attached as Exhibit B.

4. Claimant accordingly holds title to a security interest lien on the Vehicle, as evidenced by a MVA Maryland Notice of Security Interest Filing, copy attached as Exhibit C.

5. On February 27, 2013, Claimant sold Owner's loan as part of a bulk sale to Mariner Finance, LLC ("Mariner")

6. The Owner defaulted in making a payment in August 2013. Following the default, Claimant was obligated to repurchase said loan from Mariner on November 14, 2013, and Mariner re-assigned all rights therein to Claimant.

7. On September 22, 2013, Mariner advised Owner by letter sent by certified mail that she was in default of her loan and that the Vehicle would be repossessed. But for the seizure by the DEA, Claimant as a result of the repurchase in the normal course of business would have repossessed the Vehicle.

8. Claimant, as a bona fide owner of the first lien on the Vehicle, has standing to contest the forfeiture of the above-described property. Claimant contests the forfeiture of the Vehicle and demands return of its property.

9. A verification executed under the penalty of perjury in support of this Verified Claim is attached hereto.

10. This Verified Claim is being served on the appropriate government attorney as set forth on the attached certificate of service.

Dated: May 13, 2014

Respectfully submitted,

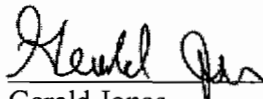
/s/ Kobie Flowers
Kobie Flowers
Doug Keller
Flowers Law Firm PLLC
1750 K Street, NW
Suite 200
Washington, DC 20006
Main: (202) 742-5969
Direct: (202) 742-5983
Fax: (202) 742-5948

*Attorneys for Claimant Rami Brothers, Inc. t/a
Pimlico Motors*

VERIFICATION

I, Gerald Jones, declare under penalty of perjury, as provided by 28 U.S.C. § 1746, that I am authorized to execute this verification on behalf of Rami Brothers, Inc. t/a Pimlico Motors and that the facts contained in the foregoing Verified Claim are true and correct to the best of my knowledge, information, and belief.

Dated: May 9, 2014

A handwritten signature in black ink, appearing to read "Gerald Jones", is written over a horizontal line.

Gerald Jones

President, Rami Brothers, Inc. t/a Pimlico Motors

EXHIBIT A

Rami Brothers, Inc. t/a Pimlico Motors
5304 Park Heights Ave
Baltimore MD 21215
(410)664-8364

RETAIL PURCHASE AGREEMENT

Purchaser's Name(s): **CHYRIE DANAY LOUDON**

Address: **5932 OLD FREDERICK RD #B CATONSVILLE MD 21228**

Home Telephone: _____ Work Telephone: _____

Social Security#: _____ D.L./State I.D.#: **L350115135777** Issuing State: **MD** Exp. Date: **10/09/2013**

Deal Number: **1113185**

Date: **06/29/2010**

County: **BALTIMORE**

DOB: **10/09/1979**

The above information has been requested so that we may verify your identity in accordance with the USA Patriot Act. By signing below, you represent that you are at least 18 years of age and have authority to enter into this Agreement. The Odometer Reading for the Vehicle you are purchasing is accurate unless indicated otherwise. Please refer to the Federal Mileage Statement for full disclosure.

YEAR 2010	MAKE Dodge	MODEL Ram 1500	COLOR	STOCK NO. P483
SERIAL NO. 1D7RV1GP1AS127823	ODOMETER READING 4142		SALESPERSON	
<input type="checkbox"/> Not Accurate THE VEHICLE YOU ARE PURCHASING IS A USED VEHICLE <input type="checkbox"/> PREVIOUSLY LEASED <input type="checkbox"/> RENTAL <input type="checkbox"/> OTHER				
WARRANTY STATEMENT Unless otherwise indicated below, our Dealership is selling this Vehicle to you with the implied Warranties Only. No express warranties are given by the Dealership unless the box beside "Our Used Vehicle Limited Warranty Applies" is marked below. Any warranties by a manufacturer or supplier other than our Dealership are theirs, not ours, and only such manufacturer or supplier shall be liable for performance under such warranties. We neither assume nor authorize any other person to assume for us any liability in connection with the sale of the vehicle and the related goods and services. CONTRACTUAL DISCLOSURE STATEMENT (USED VEHICLES ONLY) The information you see on the window form for this vehicle is part of this Contract. Information on the window form overrides any contrary provisions in the contract of sale. <input checked="" type="checkbox"/> USED VEHICLE SOLD AS-IS. The Vehicle you are purchasing is a used Vehicle that is more than 6 model years old and has been driven more than 60,000 miles. Our Dealership expressly disclaims all warranties, express and implied, including any implied warranties of merchantability or fitness for a particular purpose. <input type="checkbox"/> USED VEHICLE LIMITED WARRANTY APPLIES. The Vehicle you are purchasing is covered by a _____ month warranty provided by _____ for _____ months or _____ miles whichever comes first. Please see the attached Limited Warranty. <input type="checkbox"/> You have purchased a Service Contract between you and _____ if our Dealership enters into a Service Contract with you at the time of, or within 90 days of, the date of this transaction, we may not disclaim the implied warranties.			CASH PRICE OF VEHICLE 30,000.00	
TRADE-IN VEHICLE INFORMATION Year: 2003 Make: Chevrolet Model: Silverado Color: _____ Serial No: 2GCEC19T231380001 Odometer Reading: 141274 <input type="checkbox"/> Not Accurate Trade-In Allowance: \$5,000.00 Balance Owed & Lienholder: \$0.00 Your Trade-In Vehicle Is: <input type="checkbox"/> Officially Accepted <input type="checkbox"/> Subject to Official Acceptance Please see "Our Acceptance of Your Trade-In Vehicle" on the reverse side of this Agreement.			OTHER GOODS/SERVICES: (See Attached Addendum Sticker) \$0.00 Service Contract \$0.00 GAP \$0.00 Credit Life/Disability \$0.00 Optional VSI \$0.00 SUBTOTAL \$30,000.00	
DEALER PROCESSING CHARGES (NOT REQUIRED BY LAW) PDI Fee \$0.00 TOTAL PURCHASE PRICE \$30,100.00			\$100.00	
DEPOSIT/PARTIAL PAYMENT: The sum of \$ 0.00 was received from you as a Deposit/Partial Payment. See the reverse side of the Agreement for information on our Refund Policies. In the case of a Deposit, we will refrain from selling the Vehicle for _____ days. Purchaser(s): _____			SALES TAX @ 6.00% % \$1,506.00 LESS: TRADE-IN ALLOWANCE \$5,000.00 PLUS: BALANCE OWED ON TRADE-IN 0.00 License/Registration Fees \$250.00 Lien Filing Fee \$0.00 TOTAL AMOUNT DUE \$26,856.00 DEPOSIT/PARTIAL PAYMENT \$0.00 REBATE \$0.00 UNPAID BALANCE DUE \$26,856.00	
OTHER MATERIAL UNDERSTANDINGS AND INTEGRATED DOCUMENTS				

I have read the terms and conditions of this Agreement, including the terms and conditions that appear on the reverse side, and I hereby acknowledge that this Agreement is complete and accurately reflects the Agreement between the Dealership and myself. I further acknowledge receipt of a copy of this Agreement. This Agreement shall not become binding until accepted by both Purchaser and an Authorized Representative of the Dealership.

Purchaser **CHYRIE DANAY LOUDON**

Accepted by Authorized Dealership Representative

Purchaser

DealerCAP

CATALOG # 9481218

Printed in U.S.A. © 2006 ADP/Maryland (10/05)



DL Class CM Driver's License **Maryland**

LIC #: L-350-115-135-777

CHYRIE DANAY LOUDON
5832 OLD FREDERICK RD #8
CATONSVILLE BA MD 21228

Chyrie Loudon

BIRTH DATE: 10-09-1979
EXPIRES: 10-09-2013
Sex: F HT: 5-06 WT: 180
Restr: Type: CG
Issue Date: 10-08-2008



Allstate-



Motor Vehicle Administration
6601 Ritchie Highway, N.E.
Glen Burnie, Maryland 21062

VR-197 (04-10)

Odometer Disclosure Statement

Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I, (print seller's name) Rami Brothers, Inc. t/a Pimlico Motors

certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked:

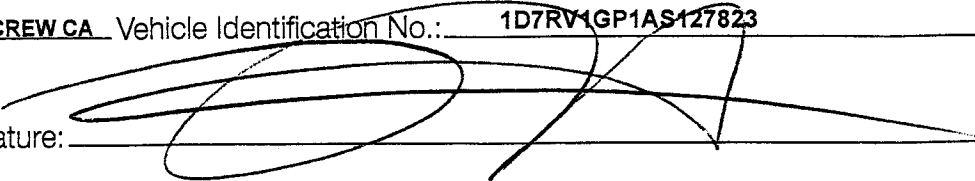
4142 miles (no tenths)

☐ The mileage stated is in excess of its mechanical limits

☐ The odometer reading is **not** the actual mileage. **Warning - odometer discrepancy**

Make: Dodge Model: Ram 1500 Year: 2010

Body Type: CREW CA Vehicle Identification No.: 1D7RV1GP1AS127823

Seller's Signature: 

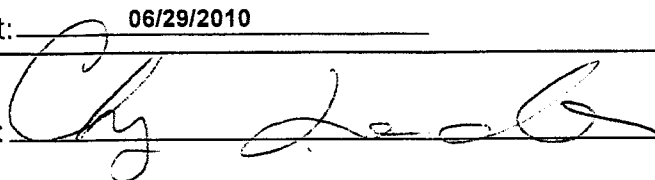
Seller's Printed Name: Rami Brothers, Inc. t/a Pimlico M

5304 Park Heights Ave

Seller's Street Address: _____

City: Baltimore State: MD Zip Code: 21215

Date of Statement: 06/29/2010

Buyer's Signature: 

Buyer's Printed Name: CHYRIE DANAY LOUDON

Buyer's Street Address: 5932 OLD FREDERICK RD #B

City: CATONSVILLE State: MD Zip Code: 21228

White Copy - MVA Canary Copy - Seller Pink Copy - Buyer



MARYLAND STATE POLICE

M.V.A. COPY

NO. 3519677

INSPECTION CERTIFICATE

THIS IS TO CERTIFY THAT THE FOLLOWING DESCRIBED VEHICLE

MAKE	YEAR	TYPE	VEHICLE IDENTIFICATION NUMBER	MILEAGE
Dodge	10	TRK	1P7RVL6P1A5127893	4147

HAS BEEN INSPECTED BY A DULY AUTHORIZED REPRESENTATIVE OF THE INSPECTION STATION NAMED HEREON AND SUCH STATION HOLDS A CURRENT, VALID LICENSE, PURSUANT TO THE APPLICABLE PROVISIONS OF TRANSPORTATION ARTICLE, ANNOTATED CODE OF MARYLAND. IT HAS BEEN DETERMINED THAT THE SAFETY EQUIPMENT OF THE DESCRIBED VEHICLE, AS SPECIFIED BY LAW, MEETS WITH OR EXCEEDS THE MINIMUM SAFETY STANDARDS.

#8780 -A

M.K. Diagnostics, Inc.
5306-A Park Heights Ave
Baltimore, MD 21215

STATION STAMP	DATE OF CERTIFICATION	MONTH/DAY/YEAR
	JUN 19	2010

I certify under Penalty of Perjury that the statements made herein, and on the corresponding MV inspection Report, are true and correct and that the vehicle meets with or exceeds the minimum safety standards.

[Signature]
Signature of Registered Inspection Mechanic

Printed Name

FOR MVA USE ONLY
TAG
TITLE

ANY ERASURE, STRIKE OVER OR STRIKE OUT NOT AUTHORIZED BY THE AUTOMOTIVE SAFETY ENFORCEMENT DIVISION OF THE MARYLAND STATE POLICE OR M.V.A. WILL VOID THE CERTIFICATE.

MSP 23-63 (04/08)

SEE REVERSE SIDE FOR IMPORTANT INSTRUCTIONS.

DOCUMENT CONTAINS GREEN BACKGROUND

OFFICE OF FOREIGN ASSET CONTROL DATA SEARCH STATEMENT

DATE: **06/29/2010**

COMPANY: **Rami Brothers, Inc. t/a Pimlico Motors**
5304 Park Heights Ave
Baltimore MD 21215

CUSTOMER: **CHYRIE DANAY LOUDON**
5932 OLD FREDERICK RD #B
CATONSVILLE MD 21228

This is to certify that on the date above, the Office of Foreign Asset Control Database was checked and the customer listed above was not found.

Signature of Company Representative

Signature of Customer

06/29/2010

Date

06/29/2010

Date

ADDITIONAL NAMES CHECKED AND ON THE CONTRACT:

Co-buyer's/Co-signer's printed name

Signature of Co-buyer/Co-signer

06/29/2010

Date

BUYERS GUIDE

IMPORTANT: Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

Dodge	Ram 1500	2010	1D7RV1GP1AS127823
<small>VEHICLE MAKE</small>	<small>MODEL</small>	<small>YEAR</small>	<small>VIN NUMBER</small>
P483			Odometer Reading: 4142
<small>DEALER STOCK NUMBER (Optional)</small>			Date Sold: 06/29/2010

WARRANTIES FOR THIS VEHICLE:

☒ **AS IS - NO WARRANTY**

YOU WILL PAY ALL COSTS FOR ANY REPAIRS. The dealer assumes no responsibility for any repairs regardless of any oral statements about the vehicle.

☐ **WARRANTY**

☐ **FULL** ☐ **LIMITED WARRANTY.** The dealer will pay 0 % of the labor and 0 % of the parts for the covered systems that fail during the warranty period. Ask the dealer for a copy of the warranty document for a full explanation of warranty coverage, exclusions, and the dealer's repair obligations. Under state law, "implied warranties" may give you even more rights.

SYSTEMS COVERED:

DURATION:

☐ **SERVICE CONTRACT.** A service contract is available at an extra charge on this vehicle. Ask for details as to coverage, deductible, price, and exclusions. If you buy a service contract within 90 days of the time of sale, state law "implied warranties" may give you additional rights.

PRE PURCHASE INSPECTION: ASK THE DEALER IF YOU MAY HAVE THIS VEHICLE INSPECTED BY YOUR MECHANIC EITHER ON OR OFF THE LOT.

SEE THE BACK OF THIS FORM for important additional information, including a list of some major defects that may occur in used motor vehicles.

Below is a list of some major defects that may occur in used motor vehicles.

Frame & Body

Frame—cracks, corrective welds, or rusted through
Dog tracks—bent or twisted frame

Engine

Oil leakage, excluding normal seepage
Cracked block or head
Belts missing or inoperable
Knocks or misses related to camshaft lifters and push rods
Abnormal exhaust discharge

Transmission & Drive Shaft

Improper fluid level or leakage, excluding normal seepage
Cracked or damaged case which is visible
Abnormal noise or vibration caused by faulty transmission or drive shaft
Improper shifting or functioning in any gear
Manual clutch slips or chatters

Differential

Improper fluid level or leakage excluding normal seepage
Cracked or damaged housing which is visible
Abnormal noise or vibration caused by faulty differential

Cooling System

Leakage including radiator
Improperly functioning water pump

Electrical System

Battery leakage
Improperly functioning alternator, generator, battery, or starter

Fuel System

Visible leakage

Inoperable Accessories

Gauges or warning devices
Air conditioner
Heater & Defroster

Brake System

Failure warning light broken
Pedal not firm under pressure (DOT spec.)
Not enough pedal reserve (DOT spec.)
Does not stop vehicle in straight line (DOT spec.)

Wheels

Drum or rotor too thin (Mfr. Specs)
Lining or pad thickness less than 1/32 inch
Power unit not operating or leaking
Structural or mechanical parts damaged

Steering System

Too much free play at steering wheel (DOT specs.)
Free play in linkage more than 1/4 inch
Steering gear binds or jams
Front wheels aligned improperly (DOT specs.)
Power unit belts cracked or slipping
Power unit fluid level improper

Suspension System

Ball joint seals damaged
Structural parts bent or damaged
Stabilizer bar disconnected
Spring broken
Shock absorber mounting loose
Rubber bushings damaged or missing
Radius rod damaged or missing
Shock absorber leaking or functioning improperly

Tires

Tread depth less than 2/32 inch
Sizes mismatched
Visible damage

Wheels

Visible cracks, damage or repairs
Mounting bolts loose or missing

Exhaust System

Leakage

Rami Brothers, Inc. t/a Pimlico Motors

DEALER

5304 Park Heights Ave

ADDRESS

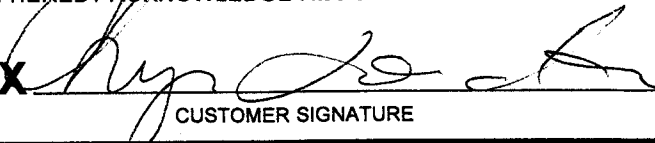
Baltimore

MD 21215

(410)664-8364

SEE FOR COMPLAINTS

I HEREBY ACKNOWLEDGE RECEIPT OF THIS BUYERS GUIDE AT THE CLOSING OF THIS SALE.

X 
CUSTOMER SIGNATURE

06/29/2010

DATE

IMPORTANT: The information on this form is part of any contract to buy this vehicle. Removal of this label before consumer purchase (except for purpose of test-driving) is a violation of federal law (16 C.F.R. 455).

State of Maryland
Motor Vehicle Inspection Report

OWNER / AGENT

PUBLIC MOTORS

ADDRESS

5301 PARK LANE AVE. BALTO, MD 21245

STATION NO. 6780A

DATE

JUNE 29

PHONE NO.

2010 610 661 34

V.I.N.

1DTRV1GP1AS127823

ODOMETER

4140

MAKE

DOUG

MODEL

RAM

YEAR

2010**(01) - STEERING**

	P	F	R
Steering Wheel	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Column	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Lash	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Travel	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Linkage:			
Tie Rods	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Drag Link	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pitman Arm	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Idler Arm	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Rack & Pinion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Steering Box	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Power Steering	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(B) ALIGNMENT

	P	F	R
see req. rdngs.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Toe In/Out	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Rear Wheel Alignment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(C) SUSPENSION

	P	F	R
Ball Joints or King Pins	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
see required readings	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Struts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Wheel Bearings	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Springs/Shackles	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Torsion Bars	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Stabilizer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Control Arm	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Shocks	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(03) - BRAKES

	P	F	R
Road Test (@ 20 mph)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Hydraulic System	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Master Cylinder	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Wheel Cylinders	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Drum/Disc-see req. rdngs.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Lining/Pads-see req. rdngs.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Booster System	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Parking Brake	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mech. Components	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(04) - WHEELS / TIRES

	P	F	R
LF	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
RF	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
LR	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
RR	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(05) - FUEL SYSTEM

	P	F	R
Tank	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cap	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tubing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Accelerator	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(06) - EXHAUST SYSTEM

	P	F	R
Exhaust	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Any Piping	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Manifold	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(07) - BUMPERS

	P	F	R
Front	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Rear	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(08) - FENDERS

	P	F	R
Circle Rej. LF RF LR RR	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(10) - LIGHTS

	P	F	R
Turn Signal - self cancel	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Back Up	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Hazard	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Brake Warning	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
High Beam Indicator	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Stop	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tail	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Park	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Side Marker	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Reflector	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Tag	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Dash	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Clearance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ID Lamp	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Adjusters	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Eng/AUX Height/Arm	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Headlights - see req. rdngs.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Obstruction L/R 1/2	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(11) - ELECTRICAL SYSTEM

	P	F	R
Horn	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Switches / Wiring	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Neutral Safety Switches	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Battery	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(13) - MIRRORS

	P	F	R
Interior	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Exterior	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(14) - GLAZING

	P	F	R
Driver Door Window	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mechanism	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Windshield	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Damage or Glazing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Indicate Window	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(15) - WIPERS

	P	F	R
Arms / Blades	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Park Position	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Controls	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(16) - HOOD/CATCHES

	P	F	R
Indicate Location	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(17) - DOOR HANDLE LATCHES

	P	F	R
Indicate Location	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(18) - FLOOR / TRUNK PANS

	P	F	R
Indicate Location	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(19) - SPEEDOMETER/ODOMETER

	P	F	R
Operation/Legibility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(21) - DRIVERS SEAT

	P	F	R
Mounting & Operation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(22) - SAFETY BELTS

	P	F	R
Front 1964	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Rear 1969	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(23) - MOTOR MOUNTS

	P	F	R
Indicate Location	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(24) - GEAR SHIFT INDICATOR

	P	F	R
Position	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(25) - UNIVERSAL & CV JOINTS

	P	F	R
Universal	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Constant Velocity	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

(26) - EMISSIONS

	P	F	R
Catalytic Converter	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fuel Filter	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Positive Crankcase	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Air Injection	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Gas Recirculation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Evaporative Emissions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

REQUIRED READINGS:TOE: N/A**BALL JOINTS OR KING PINS**

LU <u>0</u>	LL <u>0</u>
RU <u>0</u>	RL <u>0</u>

DRUMS & DISCS

LF <u>1.091</u>	RF <u>1.0</u>
LR <u>0.869</u>	RR <u>0.86</u>

PADS OR LININGS

LF <u>32</u>	RF <u>15</u>
LR <u>15</u>	RR <u>12</u>

HEADLIGHTS

L1	R1
L2 <u>F</u>	R2 <u>P</u>

INSPECTORS**ADDITIONAL COMMENTS**

127823
4140
4142

INSPECTOR:

WORK ORDER NO.

12801

REINSPECTION OF DEFECTS ONLY IF RETURNED WITHIN 30 DAYS AND WITHIN 1000 MILES. A PRORATED INSPECTION FEE MAY BE CHARGED.

PINKICO MOTORS

T.M.K. DIAGNOSTICS

RA 12801

MD State Inspection
5306 Park Heights Avenue, Baltimore, Maryland 21215
443-919-7916

Name	Benjamin Amargues			Date of Order	29 JUN 10
Address	5894 Old Court Rd			Date of Appointment	
City	Kearney	State	MD	Zip	21133
Home Phone	646-719-4824	Special Order:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No		
Business Phone	2010 DODGE RAM	Call When Ready	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Year, Make & Model	Technician				
					Stock #

1. ~~2010 DODGE RAM~~
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100. ~~2010 DODGE RAM~~

50.00

M.S.I.	Labor	Parts & Materials	Tax	Total	Deposit	Balance
I hereby authorize the above repair work to be done along with the necessary materials. You and your employee may operate vehicles for purposes of testing, inspection, or delivery at my risk. An express mechanic is acknowledged on above vehicle to secure the amount of repairs thereto. It is understood that you will not be held responsible for loss or damage to vehicle or articles left in vehicle in case of fire, theft, or any other cause beyond your control. -No refunds on special order parts, materials, fabrics or electrical parts.						
Signature				Memo		
X Benjamin Amargues						
TOTAL						

EXHIBIT B

LAW* 553-MD-ep 4/08**RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE**Dealer Number U5548 Contract Number 1113185 **06/29/2010**

Buyer Name and Address (Including County and Zip Code) CHYRIE DANAY LOUDON 5932 OLD FREDERICK RD #B CATONSVILLE MD 21228 BALTIMORE	Co-Buyer Name and Address (Including County and Zip Code)	Creditor-Seller (Name and Address) Rami Brothers, Inc. t/a Pimlico Motors 5304 Park Heights Ave Baltimore MD 21215 (410)684-8364
---	--	--

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Creditor - Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
USED	2010	Dodge Ram 1500	1D7RV1GP1AS127823	<input checked="" type="checkbox"/> personal, family or household <input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 12.00% %	FINANCE CHARGE The dollar amount the credit will cost you. \$ 10,946.88	Amount Financed The amount of credit provided to you or on your behalf. \$ 26,856.00	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$ 37,802.88	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ <u>5,000.00</u> is \$ 42,802.88
Your Payment Schedule Will Be:				
Number of Payments	Amount of Payments	When Payments Are Due		
		Monthly beginning		
Or As Follows: 72	\$525.04	Monthly	Beginning	07/29/2010
Late Charge. If payment is not received in full within <u>15</u> days after it is due, you will pay a late charge of <u>10</u> % of the part of the payment that is late, with a minimum charge of \$ <u>5</u> . Prepayment. If you pay off all your debt early, you will not have to pay a penalty. Security Interest. You are giving a security interest in the vehicle being purchased. Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.				

Returned Check Charge: You agree to pay a charge of \$ 15.00 if any check you give us is dishonored on the second presentment.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only if the "personal, family or household" box in the "Primary Use for Which Purchased" section of this contract is checked. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price

A Cash Price of Motor Vehicle (including accessories, services, and taxes)

\$ 31,506.00 (A)

B Dealer Processing Charge (not required by law)

\$ 100.00 (B)

C Freight Charge

\$ 0.00 (C)

D Other

\$ 0.00 (D)

To Whom Paid N/A

E Other

\$ 0.00 (E)

To Whom Paid N/A

Total Cash Price

\$ 31,606.00 (1)

2 Total Downpayment =

Trade-in 2003 Chevrolet Silverado
(Year) (Make) (Model)

Gross Trade-In Allowance

\$ 5,000.00

Less Pay Off Made By Seller

\$ 0.00

Equals Net Trade In

\$ 5,000.00

+ Cash

\$ 0.00

+ Other Deferred Downs

\$ 0.00

(If total downpayment is negative, enter "0" and see 4i below)

\$ 5,000.00 (2)

\$ 26,606.00 (3)

3 Unpaid Balance of Cash Price (1 minus 2)

4 Other Charges Including Amounts Paid to Others on Your Behalf

(Seller may keep part of these amounts):

A Cost of Optional Credit Insurance Paid to Insurance

Company or Companies.

Life N/A \$ 0.00

Disability N/A \$ 0.00

\$ 0.00

B Vendor's Single Interest Insurance

Paid to Insurance Company

\$ 0.00

C Other Optional Insurance Paid to Insurance Company or Companies

\$ 0.00

D Official Fees Paid to Government Agencies

\$ 0.00

E Government Taxes Not Included in Cash Price

\$ 0.00

F Government License and/or Registration Fees

\$ 200.00

G Government Certificate of Title Fees

(includes \$ 0.00 security interest recording fee)

\$ 50.00

H Optional Gap Contract

\$ 0.00

I Other Charges (Seller must identify who is paid and

describe purpose)

to for Prior Credit or Lease Balance

\$ 0.00

to Dealer for Inspection

\$ 0.00

to N/A for N/A

\$ 0.00

to for N/A

\$ 0.00

to for N/A

\$ 0.00

Total Other Charges and Amounts Paid to Others on Your Behalf

\$ 250.00 (4)

\$ 26,856.00 (5)

5 Amount Financed (3 + 4)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before

_____, Year _____, SELLER'S INITIALS _____

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest is required is checked below. If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both☐ Credit Disability (Buyer Only)

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name

N/A

Home Office Address

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not to buy credit life insurance or credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

☐ Type of Insurance Term

Premium \$

Insurance Company Name

Home Office Address

☐ Type of Insurance Term

Premium \$

Insurance Company Name

Home Office Address

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

X Buyer Signature Date

X Co-Buyer Signature Date

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE. WITHOUT SUCH INSURANCE YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.

☐ **VENDOR'S SINGLE INTEREST INSURANCE (VSI Insurance):** If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ 0.00 and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

NOTICE TO BUYER(S) OF NEW VEHICLES: IF YOU ARE PURCHASING A NEW VEHICLE WHICH IS SUBJECT TO A MANUFACTURER'S EXPRESS WARRANTY AND THE VEHICLE DOES NOT CONFORM TO THAT WARRANTY DURING THE WARRANTY PERIOD, YOU MUST GIVE WRITTEN NOTICE OF THE NONCONFORMITY, DEFECT OR CONDITION TO THE MANUFACTURER OR FACTORY BRANCH DURING THE WARRANTY PERIOD BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED, IN ORDER TO PRESERVE YOUR RIGHTS UNDER THE MARYLAND AUTOMOTIVE WARRANTY ENFORCEMENT ACT.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4H of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term N/A Mos.

N/A

Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X _____

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.

- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.

c. **Security Interest.**

You give us a security interest in:

- The vehicle and all parts or goods installed in it;
- All money or goods received (proceeds) for the vehicle;
- All insurance, maintenance, service, or other contracts we finance for you; and
- All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle.

d. **Insurance you must have on the vehicle.**

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurance and a finance charge equal to the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the law permits.

If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we obtain a refund of insurance, maintenance, service, or other contract charges, we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** If a payment is not received in full within 15 days after it is due, you will pay a late charge of 10% of the part of the payment that is late, with a minimum charge of \$5. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.
- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once, subject to any right the law gives you to reinstate this contract. Default means:
- You do not pay any payment on time;
 - You give false, incomplete, or misleading information on a credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.
- The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- c. **You may have to pay collection costs.** If we hire an attorney to collect what you owe, you will pay the attorney's reasonable fee, as the law allows. You will also pay any court and collection costs we incur as the law allows.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. We may take (repossess) the vehicle with or without judicial proceedings. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, in many situations, the law gives you the right to pay to get it back. We will tell you what you have to do to get the vehicle back.
- f. **We will sell the vehicle if you do not get it back.** If you do not do what is required to get the vehicle back, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it as the law allows. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us unless the law provides otherwise. If you

do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

- g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. It does not apply at all if you bought the vehicle primarily for personal, family, or household use.

Unless the seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

5. **Used Car Buyers Guide.** The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale. Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.
6. **Applicable Law.** Federal law and Maryland law apply to this contract. This contract shall be subject to the Credit Grantor Closed End Credit Provisions (Subtitle 10) of Title 12 of the Commercial Law Article of the Maryland Code.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract, along with all other documents signed by you in connection with the purchase of this vehicle, comprise the entire agreement between you and us affecting this purchase. No oral agreements or understandings are binding. Upon assignment of this contract: (i) only this contract and the addenda to this contract comprise the entire agreement between you and the assignee relating to this contract; (ii) any change to this contract must be in writing and the assignee must sign it; and (iii) no oral changes are binding.

Buyer Signs [Signature] Co-Buyer Signs X

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
See the rest of this contract for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs [Signature] Date 06/29/2010 Co-Buyer Signs X Date 06/29/2010

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X Address [Signature] Title GM
Seller signs _____ Date 06/29/2010 By X

Seller assigns its interest in this contract to Rami Brothers, Inc. t/a Pimlico Motors (Assigned) under the terms of Seller's agreement(s) with Assignee.
☐ Assigned with recourse ☒ Assigned without recourse ☐ Assigned with limited recourse
Seller Rami Brothers, Inc. t/a Pimlico Motors By [Signature] Title GM

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EXHIBIT C

MARYLAND NOTICE OF SECURITY INTEREST FILING
THIS DOCUMENT SHOWING ANY ERASURES, ALTERATIONS OR VOIDS.

THIS IS NOT A TITLE

VEHICLE IDENTIFICATION NO. 1D7RV1GP1AS127823	YEAR 10	MAKE DODG	BODY STYLE TK	CLASS EPO	ODOMETER 4142 A	BRAND	TITLE NUMBER 41574267
EXCEPT.	GR. VEH. WT. 07000	GR. COMB. WT. 00N/A	FEE (TAGS) \$63.75	INSPECTION DATE 06/29/10	DATE ISSUED 08/11/10		
OWNER'S SOUNDINDEX / DRIVER LICENSE NO. L-350-115-135-777						CO-OWNER'S SOUNDINDEX / DRIVER LICENSE NO.	

NAME(S) AND ADDRESS OF REGISTERED OWNER(S)
**CHYRIE DANAY LOUDON
5932 OLD FREDERICK RD # B
CATONSVILLE MD 21228-3009**

ODOMETER CODES
A. Actual Mileage
B. Exceeds Mechanical Limits
C. Not Actual Mileage

THIS IS TO CERTIFY THAT A SECURITY INTEREST HAS BEEN DULY FILED WITH THE MOTOR VEHICLE ADMINISTRATION IN THE NAME OF THE SECURED PARTY BELOW ON THE VEHICLE DESCRIBED. **C0089917**

TERMINATION STATEMENT

I, THE UNDERSIGNED, DO HEREBY RELEASE ALL RIGHTS AND INTERESTS IN THE VEHICLE DESCRIBED ABOVE.

SIGNATURE OF SECURED PARTY	OFFICIAL CAPACITY	DATE OF RELEASE
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NAME AND ADDRESS OF SECURED PARTIES

**RAMI BROS T/A PIMLICO MOTORS
5304 PARK HEIGHTS AVE
BALTIMORE MD 21228**

OFFICIALLY ISSUED ON THE DATE SET FORTH

John Shw
ADMINISTRATOR OF MOTOR VEHICLES

CERTIFICATE OF SERVICE

I, Kobie Flowers, Esquire hereby certify that a true and correct copy of the foregoing
Verified Claim was served on May __, 2014, via ecf on the following:

Stefan D. Cassella
Assistant United States Attorney
36 S. Charles Street, Fourth Floor
Baltimore, MD 21201

/s/ Kobie Flowers
KOBIE FLOWERS